

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lourdes Vazquez

Debtor(s)

Case No. 16 B 14568

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2016.
- 2) The plan was confirmed on 09/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2018.
- 5) The case was Dismissed on 06/11/2018.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,787.00
Less amount refunded to debtor	\$1,050.99

**NET RECEIPTS: \$26,736.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,027.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,150.17
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,177.17**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	3,630.00	NA	NA	0.00	0.00
Ally Financial	Unsecured	22,348.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	510.00	510.36	510.36	48.30	0.00
AmeriCash Loans LLC	Unsecured	2,200.00	3,156.17	3,156.17	298.68	0.00
Blue Cross Blue Shield	Unsecured	400.00	NA	NA	0.00	0.00
Capital One	Unsecured	3,300.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	15,000.00	14,334.14	14,334.14	1,356.47	0.00
Chase	Unsecured	2,933.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Secured	807.00	0.00	807.00	807.00	0.00
Commonwealth Edison Company	Unsecured	4,800.00	4,778.95	4,778.95	452.24	0.00
Elmhurst memorial Hospital	Unsecured	500.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	1,556.00	NA	NA	0.00	0.00
HealthWorks	Unsecured	0.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	55,233.80	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	55,233.80	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	501.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	16,445.15	17,128.25	16,445.15	16,445.15	0.00
Ocwen Loan Servicing LLC	Secured	274,944.00	286,551.60	286,551.60	0.00	0.00
Peoples Energy Corp	Unsecured	3,779.00	3,733.48	3,733.48	353.31	0.00
Portfolio Recovery Associates	Unsecured	457.00	457.15	457.15	43.26	0.00
Resurgent Capital Services	Unsecured	3,295.00	2,557.62	2,557.62	242.04	0.00
Santander Consumer USA	Unsecured	11,720.00	15,981.79	15,981.79	1,512.39	0.00
Silverleaf Resorts Inc	Secured	6,857.00	NA	NA	0.00	0.00
Trust Rec Sv	Unsecured	490.00	NA	NA	0.00	0.00
TSI/909	Unsecured	255.00	NA	NA	0.00	0.00
USA Funds	Unsecured	2,451.00	NA	NA	0.00	0.00
Wfnbn/new York & Compa	Unsecured	1,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$286,551.60	\$0.00	\$0.00
Mortgage Arrearage	\$16,445.15	\$16,445.15	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$807.00	\$807.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$303,803.75</b>	<b>\$17,252.15</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,509.66</b>	<b>\$4,306.69</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,177.17</u>	
Disbursements to Creditors	<u>\$21,558.84</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$26,736.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2018

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.